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### **S** BUILDING BLOCKS STUDENT WORKSHEET

# Talking with your family about paying for higher education

Financial aid – which may come in the form of scholarships, grants, work-study, or loans – can help pay for higher education. You may be eligible for aid from both the federal government and non-federal sources. It's helpful to talk with a parent or guardian about all of your financial aid options so you can plan for a solution that would be best for your family.

#### Instructions

- 1. Visit two government websites (https://studentaid.ed.gov/sa/types and https://www.consumerfinance.gov/paying-for-college/) to learn about types of financial aid.
- 2. Click on each of the links to learn more about the financial aid options. It's helpful to understand that there are differences between federal and non-federal financial aid.
- 3. Be sure to explore all types of financial aid including, grants, loans, scholarships, and work-study.
- 4. Complete the table below for each financial aid option.
- 5. Use these notes to have a discussion with a parent or guardian who has an interest in your goals after high school. Plan for the conversation, so you're as ready as possible.

#### Grants

Description	
Examples	
Am I eligible for this option?	
How do I apply for this option?	
Will I need to pay this back?	

Loans	
Description	
Examples	
Am I eligible for this option?	
How do I apply for this option?	
Will I need to pay this back?	
Work-study	
Description	
Examples	
Am I eligible for this option?	
How do I apply for this option?	
Will I need to pay this back?	
Scholarships	
Description	
Examples	
Am I eligible for this option?	

How do I apply for this option?

Will I need to pay this back?

## Reflection question

The federal government is only one source of financial aid. On <a href="https://studentaid.ed.gov/sa/types">https://studentaid.ed.gov/sa/types</a>, you'll find three other sources of financial aid: state governments, the college or career school you apply to, and nonprofit and private organizations.

Choose a source that might apply to your situation and describe how you might research financial aid options for that source.

## Planning your conversation

N	ow that you have some information to share, it's time to plan your conversation.
1.	Whom will you have this conversation with?
2.	When will you have the conversation?
3.	Why are you having this conversation? Why are your higher education goals important enough to pay for?
4.	What questions and concerns might the person you're talking with have about your attending an education or training program after high school?